

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Steven J. Gibson		BK NO. 23-12955 PMM
	<b>Debtor(s)</b>	
<b>Nationstar Mortgage LLC</b>		<b>Chapter 13</b>
	<b>Movant</b>	
vs.		<b>Hearing Date: 02/27/24</b>
<b>Steven J. Gibson</b>		
	<b>Respondent(s)</b>	

**OBJECTION OF NATIONSTAR MORTGAGE LLC**  
**TO CONFIRMATION OF CHAPTER 13 PLAN**

Nationstar Mortgage LLC (hereinafter Secured Creditor), objects to confirmation of Debtor's Chapter 13 plan and asserts in support of its Objection as follows:

1. On December 7, 2023, Secured Creditor filed a secured proof of claim setting forth pre-petition arrears in the amount of \$15,815.21.
2. Debtor's Plan provides for payment in the amount of \$5,000.00 towards the arrearage claim of the Secured Creditor.
3. Debtor's Plan understates the amount of the Secured Creditor's claim by \$10,815.21, and does not provide sufficient funding to pay said claim including present value interest.
4. Accordingly, Debtor's Plan is not feasible, as it does not fully compensate the Secured Creditor.
5. In addition, the Debtor's Plan fails to comply with 11 U.S.C. §§ 1322 and 1325.

WHEREFORE, the Secured Creditor, Nationstar Mortgage LLC, prays that the Court deny confirmation of the Debtor's Plan.

Respectfully submitted,

Date: December 26, 2023

By: /s/Denise Carlon

Denise Carlon, Esquire  
KML Law Group, P.C.  
The Lits Building  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
215-627-1322  
Attorney for Movant/Applicant